

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: Eric Celestine
Theresa Celestine

Case No.: 21-17135

Judge: VFP

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date:

August 18, 2022

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLI Initial Debtor: E C Initial Co-Debtor T C

Part 1: Payment and Length of Plan

- a. The debtor shall pay 150.00 Monthly* to the Chapter 13 Trustee, starting on October 1, 2021 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ **NONE**

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	3,750.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
 - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Real Time Resolutions, Inc.	1826 Longview Court Teaneck, NJ 07666 Bergen County Sole owners	28,943.92	0.00	28,943.92	448.74
SELECT PORTFOLIO SERVICING, INC	1826 Longview Court Teaneck, NJ 07666 Bergen County Sole owners	1,762.25	0.00	1,762.25	1,767.67

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
CAPITAL ONE AUTO FINANCE	2016 Honda CRV 65,000 miles	345.98	0.00	345.98	325.00
HUNTINGTON NATIONAL BANK	2018 Honda Accord 68,000 miles	688.00	0.00	688.00	392.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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—NONE—

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ■ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ■ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ■ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ■ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$_____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
- ☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims

- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: May 31, 2022.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
The plan is being modified to reflect the repayment agreement for the 2nd mortgage.	The plan is being modified to propose \$150.00 monthly to the trustee for 11 months, then \$772.00 monthly starting September 1, 2022 for 49 months.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$150.00 per month for 11 months, then \$772.00 per month for 49 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 18, 2022 /s/ Eric Celestine
Eric Celestine
Debtor

Date: August 18, 2022 /s/ Theresa Celestine
Theresa Celestine
Joint Debtor

Date August 18, 2022

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor(s)

In re:
Eric Celestine
Theresa Celestine
Debtors

Case No. 21-17135-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 19, 2022

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Eric Celestine, Theresa Celestine, 1826 Longview Court, Teaneck, NJ 07666-3711
519303596	+ American Express, 500 N Franklin Tpke, PO Box 278, Ramsey, NJ 07446-0278
519303598	+ Bergen Neurology Consultants, 25 Rockwood Place, Englewood, NJ 07631-4959
519303606	CITI/CBNA, CITICORP CREDIT SERVICES; ATTN: CENTRALI, P.O. BOX 790034, KANSAS CITY, MO 64195
519303599	+ Cach, LLC, ATTN: Credit Control, LLC, 5757 Phantom Drive, Hazelwood, MO 63042-2415
519303603	+ Central Credit Services LLC, PO Box 358, Ramsey, NJ 07446-0358
519303617	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court.; Forster, Garbus, & Garbus, 60 Motor Parkway, Commack, NY 11725
519303618	+ GE Capital, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
519303620	+ Irving Paltrowitz,MD, 1086 Teaneck Road Suite 4C, Teaneck, NJ 07666-4855
519303621	+ Orange Pathology Associates, ATTN: The Law Offices of M.L. Zager P.C., 461 Broadway, P.O. Box 948, Monticello, NY 12701-0948
519303626	+ RICKART COLLECTION SYSTEMS,INC, 575 MILLTOWN ROAD, PO BOX 7242, North Brunswick, NJ 08902-7242
519303624	+ Raymond Meisenbacher & Sons Esq, 739 East Main Street, Bridgewater, NJ 08807-3339
519303627	Ridgefield Medical Assoc., 866 Teaneck Road, Teaneck, NJ 07666
519303645	+ T-Mobile, USA, ATTN. Convergent Outsourcing, Inc., 800 SW 39th St./PO Box 9004, Renton, WA 98057-9004
519303646	+ The Law Firm of Ryan E. Calef & Assoc., 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 19 2022 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Aug 19 2022 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 19 2022 20:53:03	Capital One Auto Finance, Attn AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
519303597	+ Email/PDF: bncnotices@becket-lee.com	Aug 19 2022 20:53:37	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
519333064	Email/PDF: bncnotices@becket-lee.com	Aug 19 2022 20:53:32	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519357843	Email/PDF: resurgentbknofications@resurgent.com	Aug 19 2022 20:53:38	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519303600	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 19 2022 20:53:37	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519303601	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 20:53:19	CBNA, ATTN: CENTRALIZED BANKRUPTCY, PO BOX 790034, ST. LOUIS, MO 63179-0034

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Aug 19, 2022

Form ID: pdf901

Total Noticed: 61

519303607	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 21:04:03	CITI/SEARS, CITIBANK/CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
519303608	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 20:53:24	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519303609	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 20:53:42	CITIBANK/SEARS, CITICORP SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST. LOUIS, MO 63179-0034
519303610	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 20:53:19	CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519303611	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 19 2022 20:48:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519303612	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 19 2022 20:48:00	COMENITYBANK/NEW YORK, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519303613	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 19 2022 20:48:00	COMENITYCAPITAL/C21, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
519315669	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 19 2022 20:49:00	CSMC 2021-RPL1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
519311908	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 19 2022 20:53:34	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519315330	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 19 2022 20:53:34	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519303604	+ Email/Text: bankruptcy@certifiedcollection.com	Aug 19 2022 20:48:00	Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
519348877	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 20:53:38	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519303614	Email/PDF: DellBKNotifications@resurgent.com	Aug 19 2022 20:53:16	DELL FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 81577, AUSTIN, TX 78708
519303615	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 21:04:03	DEPARTMENT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
519309852	+ Email/Text: mrdiscen@discover.com	Aug 19 2022 20:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
519303616	+ Email/Text: mrdiscen@discover.com	Aug 19 2022 20:47:00	Discover Card, P.O Box 6103, Carol Stream, IL 60197-6103
519303619	+ Email/Text: bankruptcy@huntington.com	Aug 19 2022 20:48:00	HUNTINGTON NATIONAL BANK, ATTN: BANKRUPTCY, PO BOX 340996, COLUMBUS, OH 43234-0996
519303605	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 19 2022 20:53:45	CHASE CARD SERVICES, ATTN: CORRESPONDENCE/BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
519303623	Email/Text: signed.order@pfwattorneys.com	Aug 19 2022 20:48:00	Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519344263	Email/Text: bkdepartment@rtresolutions.com	Aug 19 2022 20:49:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
519303625	+ Email/Text: bkdepartment@rtresolutions.com	Aug 19 2022 20:49:00	Real Time Solutions, 1349 Empire Central Dr. Suite 150, Dallas, TX 75247-4029

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Aug 19, 2022

Form ID: pdf901

Total Noticed: 61

519303628	+ Email/Text: bankruptcy@rubinrothman.com	Aug 19 2022 20:48:00	Rubin & Rothman, LLC, 1787 Veterans Highway, Islandia, NY 11749-1500
519303629	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 19 2022 20:49:00	SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
519303630	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:32	SYNCB/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519303631	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:52:56	SYNCB/HOME DESIGN, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303632	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:46	SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303634	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:32	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303636	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:46	SYNCHRONY BANK/HOWARDS, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303637	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:52:56	SYNCHRONY BANK/JCPENNEY, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
519303640	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:33	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303641	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:00	SYNCHRONY BANK/PC RICHARDS & SONS, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519303643	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:52:56	SYNCHRONY BANK/SAMS, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303644	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:33	SYNCHRONY BANK/SHOPNBC, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519306881	+ Email/Text: bankruptcy@huntington.com	Aug 19 2022 20:48:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
519303647	+ Email/Text: vci.bkcy@vwcredit.com	Aug 19 2022 20:49:00	VOLKSWAGEN CREDIT, INC, ATTN: BANKRUPTCY, PO BOX 3, HILLSBORO, OR 97123-0003
519351963	+ Email/PDF: ebn_ais@aisinfo.com	Aug 19 2022 20:53:48	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519303649	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Aug 19 2022 21:04:04	WELLS FARGO DEALER SERVICES, ATTN: BANKRUPTCY, 1100 CORPORATE CENTER DRIVE, RALEIGH, NC 27607-5066
519303650	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 19 2022 21:04:08	WELLS FARGO HOME MORTGAGE, ATTN: WRITTEN CORRESPONDENCE/BANKRUPTCY, MAC#2302-04E POB 10335, DES MOINES, IA 50306

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Aug 19, 2022

Form ID: pdf901

Total Noticed: 61

519303622		Drs. Paltrowitz, Goldfarb, Schmidt,, Micale, Attn: Pressler and Pressler
519303602	*+	CBNA, ATTN: CENTRALIZED BANKRUPTCY, PO BOX 790034, ST. LOUIS, MO 63179-0034
519303633	*+	SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303635	*+	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303638	*+	SYNCHRONY BANK/JCPENNEY, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
519303639	*+	SYNCHRONY BANK/JCPENNEY, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
519303642	*+	SYNCHRONY BANK/PC RICHARDS & SONS, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519303648	*+	VOLKSWAGEN CREDIT, INC, ATTN: BANKRUPTCY, PO BOX 3, HILLSBORO, OR 97123-0003

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor The Huntington National Bank nj-ecfmail@mw-law.com alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor CSMC 2021-RPL1 nj-ecfmail@mw-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor CSMC 2021-RPL1 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor The Huntington National Bank nj-ecfmail@mw-law.com jhillier@mw-law.com
Russell L. Low	on behalf of Debtor Eric Celestine ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Joint Debtor Theresa Celestine ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Steven P. Kelly	on behalf of Creditor Real Time Resolutions Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9